

NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM

HCMC DEVELOPMENT J. S COMMERCIAL BANK

Số: 562/2026/CV-HDBank

V/v: Công bố tài liệu Lấy ý kiến Cổ đông bằng văn bản
*Announcement of documents for the collection of
shareholders' written opinions*

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM

THE SOCIALIST REPUBLIC OF VIETNAM

Độc lập - Tự do - Hạnh phúc

Independence – Freedom - Happiness

Tp. Hồ Chí Minh, ngày 26 tháng 03 năm 2026

Ho Chi Minh City, March 26th, 2026

CÔNG BỐ THÔNG TIN BẤT THƯỜNG

EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi: - Ủy ban Chứng khoán Nhà Nước

To: *State Securities Commission*

- Sở Giao dịch Chứng khoán TP.HCM

Ho Chi Minh City Stock Exchange

1. Tên tổ chức: NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM (HDBANK)

Name of organization: Ho Chi Minh City Development Joint Stock Commercial Bank

- Mã chứng khoán: HDB

Securities code: HDB

- Địa chỉ: 25 bis Nguyễn Thị Minh Khai, P. Sài Gòn, Tp.HCM

Address: 25 Bis Nguyen Thi Minh Khai, Sai Gon Ward, HCMC

- Điện thoại liên hệ: (028) 62 915 916

Telephone: (028) 62 915 916

- Email: info@hdbank.com.vn

2. Nội dung thông tin công bố:

Contents of disclosure:

Thực hiện nghĩa vụ báo cáo, công bố thông tin của công ty niêm yết theo Thông tư số 96/2020/TT-BTC ngày 16/11/2020 của Bộ Tài chính, Ngân hàng TMCP Phát triển TP.HCM (HDBank) công bố tài liệu lấy ý kiến cổ đông bằng văn bản về các vấn đề thuộc thẩm quyền của Đại hội đồng Cổ đông.

In compliance with the obligation of reporting and information disclosure of listed companies in accordance with Circular No. 96/2020/TT-BTC dated 16/11/2020 of the Ministry of Finance, Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank) announces the materials for the collection of shareholders' written opinions on the issues within decision authority of the General Meeting of Shareholders.

Nội dung lấy ý kiến/ *Voting content:*

- Chủ trương thành lập Ngân hàng thương mại 100% vốn trong nước hoạt động tại Trung tâm tài chính quốc tế tại Việt Nam / *The in-principle establishment of a 100% domestically-owned commercial bank operating at the International Financial Center in Vietnam.*

Thời gian thực hiện biểu quyết thông qua hình thức điện tử: từ 08 giờ 00 sáng ngày 27/03/2026 đến 08 giờ 00 sáng ngày 07/04/2026;

E-voting period: from 08:00am, March 27, 2026 to 08:00am, April 07, 2026.

3. Thông tin này đã được công bố trên trang thông tin điện tử của HDBank vào ngày 26/03/2026 tại đường dẫn:



The information was published on HDBank's website on March 26, 2026, as in the link:

Đường dẫn tiếng Việt: <https://www.hdbank.com.vn/vi/investor/thong-tin-nha-dau-tu/quan-he-co-dong/cong-bo-thong-tin-thong-tin-khac>

English Link: <https://www.hdbank.com.vn/en/investor/thong-tin-nha-dau-tu/quan-he-co-dong/cong-bo-thong-tin-thong-tin-khac>

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.

Nơi nhận/ Recipients:

- Ủy ban Chứng khoán Nhà nước
- State Securities Commission
- Sở Giao dịch Chứng khoán Tp.HCM
- Ho Chi Minh City Stock Exchange
- Lưu: Văn thư
- Filed: BOD's Secretary

Tài liệu đính kèm/ Attached documents:

- TB HĐQT số 05/2026/TB-HĐQT ngày 26/03/2026
- Announcement of BOD No. 05/2026/TB-HĐQT dated March 26, 2026

NGÂN HÀNG TMCP PHÁT TRIỂN TP.HCM
HCMC DEVELOPMENT J.S.COMMERCIAL BANK
GIÁM ĐỐC TÀI CHÍNH
CHIEF FINANCIAL OFFICER



PHẠM VĂN ĐÀU



No: 05/2026/TB-HDQT

Ho Chi Minh City, March 26, 2026

ANNOUNCEMENT

*Ref: Collecting shareholders' ballots
on issues under the authority of the General Meeting of Shareholders*

To: VALUED SHAREHOLDERS OF HDBANK

The Board of Directors (the “BOD”) of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank) respectfully announces and cordially invites all Shareholders to participate in the process of collecting shareholders’ ballots via electronic voting, with details as follows:

- 1. Time:** from 08:00 am on March 27, 2026 to 08:00 am on April 07, 2026 (Vietnam time);
- 2. Venue for implementation and vote counting:** HD Tower, 25Bis Nguyen Thi Minh Khai Street, Saigon Ward, Ho Chi Minh City.
- 3. Method of collecting voting ballots:** via e-voting system at the website <https://agm.hdbank.com.vn/>.
- 4. Eligible participants:** All shareholders of HDBank as recorded in the list of shareholders on the Record Date (March 20, 2026) provided by the Vietnam Securities Depository and Clearing Corporation (VSDC) are entitled to cast their votes via e-voting system.
- 5. Issues to seek shareholders’ ballots:**
 - The in-principle establishment of a 100% domestically owned commercial bank operating at the International Financial Center in Vietnam.
- 6. Materials:** materials in Vietnamese and English (Proposal, Power of Attorney form, ...) shall be published on HDBank’s website (www.hdbank.com.vn), under “Investors” section no later than March 26, 2026.
- 7. Instruction of voting:**

Shareholders shall follow the link <https://agm.hdbank.com.vn> to log in and vote. In accordance with regulations on information security and Regulation on organization of virtual general meeting of shareholders and voting by electronic method, shareholders will be required to provide Custodian code (which is the number of the Identity Card/ Citizen ID/ Passport / Number of business registration certificate for domestic shareholders; or securities trading code for foreign shareholders). After logging in, the system will send an OTP verification code to the shareholder’s mobile phone number or email address as registered with the VSDC.

After successfully logging in, shareholders are kindly requested to give their opinions by ticking one of three boxes - “Agree”, “Disagree”, “Abstain” corresponding with each issue mentioned in the Proposals. After successfully submitted their votes, shareholders may download the submitted ballot from the system.

8. Instruction of authorization:

To authorize, shareholders are requested to send authorization documents (including the Power of Attorney and a copy of the ID card/ Citizen ID/ Passport of the authorized attorney) to HDBank.

For institutional shareholders, the Power of Attorney must be signed by the person representing the institution's stakes in HDBank or the legal representative of the institution.

Please be advised that the original document must be submitted to HDBank's headquarter by 05:00 PM on April 06, 2026 (Vietnam time), to the following address:

Investor Relations Department – Leadership Office

Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank)

12Ath Floor, HD Tower, 25Bis Nguyen Thi Minh Khai Street, Sai Gon Ward,

Ho Chi Minh City

For administrative efficiency, shareholders are kindly requested to send a scanned copy (or photograph) of the signed document to the following email address: ir@hdbank.com.vn

The scanned copy serves only as a supporting document and does not replace the original. The vote will be officially considered valid and recorded only upon HDBank's receipt of the original document by the stipulated deadline.

The Announcement on collecting shareholders' ballots has been sent to shareholders from March 26, 2026 at the addresses registered with VSDC.

Sincerely.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN

Recipients:

- As "To";
- The BOD, BOS;
- Filed at Leadership Office.

(Signed and sealed)

KIM BYOUNGHO

No.: 02/2026/TT-HDQT

Ho Chi Minh City, March 26, 2026

PROPOSAL

*Ref: the in-principle establishment of a 100% domestically-owned commercial bank
operating at the International Financial Center in Vietnam*

Respectfully to: THE GENERAL MEETING OF SHAREHOLDERS OF HDBANK

Pursuant to:

- *The Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and amending, supplementing, guiding documents;*
- *Resolution No. 222/2025/QH15 dated June 27, 2025 of the National Assembly on the International Financial Center in Vietnam;*
- *Decree No. 329/2025/ND-CP dated December 18, 2025 of the Government on licensing for the establishment and operation of banks, foreign exchange management, anti-money laundering, counter-terrorism financing, and counter-proliferation financing of weapons of mass destruction at the International Financial Center in Vietnam;*
- *The Charter of Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank);*
- *The actual situation,*

In order to implement the Bank's development strategy in the new phase, the Board of Directors respectfully submits to the General Meeting of Shareholders for approval the in-principle establishment of a 100% domestically-owned commercial bank operating at the International Financial Center in Vietnam, with the following key contents:

I. RATIONALE AND NECESSITY:

1. To support the Bank's strategy of expanding its network and strengthening brand presence in Vietnam, the region, and international markets.
2. To establish a platform for the development of an integrated financial and technology ecosystem, facilitating connections with global financial institutions and investors.
3. To align with HDBank's strategic development direction for the next phase.
4. To ensure safe, stable, and compliant operations in accordance with the regulatory orientation of the State Bank of Vietnam.

II. BASIC INFORMATION OF THE 100% DOMESTICALLY-OWNED COMMERCIAL BANK:

1. **Name:** To be determined in accordance with applicable laws and regulations.
2. **Charter Capital:** The minimum charter capital shall be equal to the statutory capital level as prescribed by law.

3. **Head Office:** Located at the International Financial Center in Vietnam.
4. **Legal Status:** A single-member limited liability commercial bank with legal entity status and independent accounting, wholly owned by HDBank with 100% of the charter capital.
5. **Scope of Operations:** The bank shall be permitted to conduct all activities applicable to a 100% domestically-owned commercial bank operating at the International Financial Center in accordance with applicable laws and regulations.

III. ISSUES SUBMITTED TO THE GENERAL MEETING OF SHAREHOLDERS FOR APPROVAL:

1. To approve the in-principle establishment of a 100% domestically-owned commercial bank operating at the International Financial Center in Vietnam.
2. To assign and authorize the Board of Directors to decide/approve the following matters: the Bank's name, specific charter capital, location of the head office, and other relevant matters necessary for completing the establishment of the 100% domestically-owned commercial bank operating at the International Financial Center in Vietnam in compliance with applicable laws and regulations, while ensuring the highest interests of HDBank.

Respectfully submitted to the General Meeting of Shareholders for consideration and approval.

**FOR AND ON BEHALF OF
THE BOARD OF DIRECTORS
CHAIRMAN**

Recipients:

- *HDBank's General Meeting of Shareholders;*
- *The Board of Directors, the Board of Supervisors;*
- *Website of HDBank – Investors Section;*
- *Filed at the Leadership Office.*

(Signed and sealed)

KIM BYOUNGHO

**SCOPE OF OPERATIONS
OF THE 100% DOMESTICALLY-OWNED COMMERCIAL BANK
AT THE INTERNATIONAL FINANCIAL CENTRE IN VIETNAM**

Scope of Operations: In accordance with the business lines registered in the License granted to each member bank, consistent with HDBank’s policies and applicable laws and regulations, including some or all of the following activities:

No.	Operations	Legal Basis
1	<p>The Bank may conduct transactions with individuals and organizations outside the territory of Vietnam, comprising a total of 21 activities as follows:</p> <ol style="list-style-type: none"> 1. To accept demand deposits as prescribed in Clause 9 of this Article, and accept term deposits. 2. To place deposits with foreign credit institutions. 3. To borrow funds. 4. To provide loans in accordance with Clause 2, Article 88 and Article 89, Chapter VIII of Decree No. 329/2025/ND-CP. 5. To provide bank guarantees. 6. To provide factoring services and other services related to factoring. 7. To conduct letter of credit operations and other business activities related to letters of credit. 8. To issue credit cards. 9. To open payment accounts and provide account-based payment services. 10. To open and maintain payment accounts with foreign credit institutions. 11. To conduct foreign exchange transactions in foreign currencies in accordance with the scope of foreign exchange activities in international markets as specified in the License of the owner or parent bank. Transactions between Vietnamese Dong and foreign currencies are not permitted. 12. To trade and provide interest rate derivative products, excluding derivative transactions involving Vietnamese Dong. 13. To provide commodity price derivative products, excluding derivative transactions involving Vietnamese Dong. 14. To purchase and sell corporate bonds issued within the territory of Vietnam, excluding bonds issued by Vietnamese credit institutions. 15. To purchase and sell corporate bonds issued in foreign currencies overseas. 16. To purchase and sell government bonds issued in foreign currencies overseas. 17. To issue bonds in accordance with the laws on securities and the provisions of Article 87 of Decree No. 329/2025/ND-CP. 18. To sell debts. 	<p>Article 57 Decree No. 329/2025/ ND-CP</p>

No.	Operations	Legal Basis
	<p>19. To provide advisory services related to banking activities and other business activities consistent with the scope of operations specified in the License issued by the City Executive Authority. Consulting solutions and plans must be provided directly by the 100% domestically-owned commercial bank or another member bank within the scope of activities licensed by the City Executive Authority</p> <p>20. To act as a collateral management agent for lenders that are international financial institutions or foreign credit institutions.</p> <p>21. To provide asset custody services and safe deposit box leasing services.</p>	
2	<p>The Bank may conduct transactions with member enterprises, comprising a total of 14 activities as follows:</p> <ol style="list-style-type: none"> 1. To accept demand deposits as prescribed in Clause 6 of this Article, and accept term deposits. 2. To provide loans in accordance with the regulations of the Governor of the State Bank of Vietnam on foreign currency lending by credit institutions and branches of foreign banks to resident borrowers, without applying the regulations on eligible purposes for foreign currency borrowing or the procedures for approval of foreign currency lending. 3. To conduct discounting operations. 4. To provide bank guarantees; factoring services and other services related to factoring; letter of credit operations and other business activities related to letters of credit in accordance with commercial practices as prescribed in Article 3 of the Law on Credit Institutions. 5. To issue credit cards. 6. To open payment accounts and provide account-based payment services. 7. To conduct foreign exchange transactions in foreign currencies in accordance with the regulations of the Governor of the State Bank of Vietnam governing foreign exchange transactions in the foreign exchange market by licensed credit institutions. 8. To trade and provide interest rate derivative products, excluding derivative transactions involving Vietnamese Dong. 9. To provide commodity price derivative products, excluding derivative transactions involving Vietnamese Dong. 10. To purchase and sell corporate bonds issued within the territory of Vietnam, excluding bonds issued by Vietnamese credit institutions. 11. To purchase and sell Vietnamese Government bonds, Government-guaranteed bonds, and Vietnamese local government bonds in accordance with the laws on Government bonds, Government-guaranteed bonds, and local government bonds. 12. To sell debts. 13. To provide advisory services related to banking activities and other business activities consistent with the scope of operations specified in the License issued by the City Executive Authority. Consulting solutions and plans must be provided directly by the 100% domestically-owned commercial bank or another member bank within the scope of activities licensed by the City Executive Authority. 14. To provide asset custody services and safe deposit box leasing services. 	Article 58 Decree No. 329/2025/ND-CP

No.	Operations	Legal Basis
3	<p>The Bank may conduct transactions with member banks, comprising a total of 13 activities as follows:</p> <ol style="list-style-type: none"> 1. To provide loans, borrow funds, place deposits, accept deposits, and purchase or sell term valuable papers issued in foreign currencies in accordance with the policies of the owner or parent bank of the lending party, the depositing party, or the party purchasing valuable papers, or of the borrowing party, the deposit-accepting party, or the party selling valuable papers, as agreed between the parties. 2. To provide bank guarantees; factoring services and other services related to factoring; letter of credit operations and other business activities related to letters of credit in accordance with commercial practices as prescribed in Article 3 of the Law on Credit Institutions. 3. To issue credit cards. 4. To open payment accounts and provide account-based payment services. 5. Foreign exchange transactions: <ol style="list-style-type: none"> a. Foreign currency–foreign currency transactions shall be conducted in accordance with the following provisions: <ol style="list-style-type: none"> a.1) Member banks may choose the applicable law in accordance with the regulations of the Governor of the State Bank of Vietnam on foreign exchange transactions in the foreign exchange market by licensed credit institutions or in accordance with the policies of the owner or parent bank, except as provided in sub-point a.2 of this clause; a.2) Member banks shall conduct transactions within the scope applicable to transactions among Vietnamese credit institutions licensed to conduct foreign exchange activities in accordance with the regulations of the Governor of the State Bank of Vietnam governing foreign exchange transactions in the foreign exchange market; b. Transactions between Vietnamese Dong and foreign currencies are not permitted. 6. To trade and provide interest rate derivative products, excluding derivative transactions involving Vietnamese Dong. 7. To provide money brokerage services. 8. To purchase and sell corporate bonds issued within the territory of Vietnam, excluding bonds issued by Vietnamese credit institutions. 9. To purchase and sell Vietnamese Government bonds, Government-guaranteed bonds, and Vietnamese local government bonds in accordance with the laws on Government bonds, Government-guaranteed bonds, and local government bonds. 10. To purchase and sell debts. 11. To entrust or accept entrustment in banking activities in accordance with the policies of the owner or parent bank and in compliance with the principles set out in Clause 21, Article 51 of Decree No. 39/2025/ND-CP. 	Article 59 Decree No. 329/2025/ ND-CP

No.	Operations	Legal Basis
	<p>12. To provide advisory services related to banking activities and other business activities consistent with the scope of operations specified in the License issued by the City Executive Authority. Consulting solutions and plans must be provided directly by the 100% domestically-owned commercial bank or another member bank within the scope of activities licensed by the City Executive Authority.</p> <p>13. To provide treasury services, asset custody services, and safe deposit box leasing services.</p>	
4	<p>The Bank may conduct transactions with Vietnamese credit institutions, comprising a total of 10 activities as follows:</p> <ol style="list-style-type: none"> 1. To provide loans. 2. Bank guarantees: <ol style="list-style-type: none"> a. To provide bank guarantees for Vietnamese credit institutions: b. To act as a customer receiving bank guarantees issued by Vietnamese credit institutions in the following cases: <p>The 100% domestically-owned commercial bank may be granted a bank guarantee by a Vietnamese credit institution where the beneficiary is an individual or organization located within the territory of Vietnam, or where the 100% domestically-owned commercial bank provides collateral equal to 100% of the guaranteed value.</p> <p>The 100% domestically-owned commercial bank may issue a counter-guarantee to a Vietnamese credit institution where the Vietnamese credit institution provides a guarantee to a member enterprise that is a customer of the 100% domestically-owned commercial bank, and the beneficiary is an individual or organization within the territory of Vietnam, or where the 100% domestically-owned commercial bank provides collateral equal to 100% of the guaranteed value.</p> <p>The 100% domestically-owned commercial bank may obtain confirmation of a guarantee from a Vietnamese credit institution where the 100% domestically-owned commercial bank issues a guarantee for a member enterprise and the beneficiary is an individual or organization within the territory of Vietnam, or where the 100% domestically-owned commercial bank provides collateral equal to 100% of the guaranteed value.</p> 3. To provide factoring services and other services related to factoring. 4. To conduct letter of credit operations and other business activities related to letters of credit. 5. To open payment accounts in Vietnamese Dong and foreign currencies at non-member commercial banks and branches of foreign banks in accordance with the laws on opening and using payment accounts, and in compliance with the regulations of the Governor of the State Bank of Vietnam on the use of Vietnamese Dong accounts by non-residents. 	Article 60 Decree No. 329/2025/ ND-CP

No.	Operations	Legal Basis
	<p>6. Foreign exchange transactions:</p> <ul style="list-style-type: none"> a. Foreign currency–foreign currency transactions in accordance with the scope of transactions permitted for Vietnamese credit institutions with foreign financial institutions under the regulations of the Governor of the State Bank of Vietnam on the scope of foreign exchange activities, conditions, order and procedures for approval of foreign exchange activities of credit institutions and branches of foreign banks, and the regulations governing foreign exchange transactions in the foreign exchange market by licensed credit institutions; b. Transactions between Vietnamese Dong and foreign currencies in accordance with the scope of transactions permitted for Vietnamese credit institutions with non-resident customers under the regulations of the Governor of the State Bank of Vietnam governing foreign exchange transactions in the foreign exchange market by licensed credit institutions. <p>7. To trade and provide interest rate derivative products, excluding derivative transactions involving Vietnamese Dong.</p> <p>8. To purchase and sell corporate bonds issued within the territory of Vietnam, excluding bonds issued by Vietnamese credit institutions.</p> <p>9. To purchase and sell Vietnamese Government bonds, Government-guaranteed bonds, and Vietnamese local government bonds in accordance with the laws on Government bonds, Government-guaranteed bonds, and local government bonds. The Bank is not permitted to sell Vietnamese Government bonds issued in foreign currencies, Government-guaranteed bonds issued in foreign currencies, or Vietnamese local government bonds issued in foreign currencies.</p> <p>10. To purchase debts.</p>	
5	<p>The Bank may conduct transactions with organizations within the territory of Vietnam that are not Vietnamese credit institutions, comprising a total of 7 activities as follows:</p> <ul style="list-style-type: none"> 1. To provide loans. 2. To conduct discounting operations. 3. To provide bank guarantees. 4. To provide factoring services and other services related to factoring. 5. To conduct letter of credit operations and other business activities related to letters of credit. 6. To purchase and sell corporate bonds issued within the territory of Vietnam, excluding bonds issued by Vietnamese credit institutions. 7. To purchase and sell Vietnamese Government bonds, Government-guaranteed bonds, and Vietnamese local government bonds in accordance with the laws on Government bonds, Government-guaranteed bonds, and local government bonds, including purchases in the primary market. The Bank is not permitted to sell Vietnamese Government bonds issued in foreign currencies, Government-guaranteed bonds issued in foreign currencies, or Vietnamese local government bonds issued in foreign currencies. 	Article 61 Decree No. 329/2025/ ND-CP
6	To participate in international payment systems of which the owner is already a member	Article 62 Decree No. 329/2025/ ND-CP